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TO	NAME	Examiner Colbert/TC 3624
	FIRM	U.S. Patent and Trademark Office
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PAGES (INCLUDING COVER):		19
ORIGINAL TO FOLLOW IN MAIL:		<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
FROM	NAME:	Nancy J. Flint
	DIRECT DIAL:	(305) 810-2522
MESSAGE	In re Application Of: Acharya et. al.	Examiner: Colbert
	Application No.: 09/506,434	Art Unit: 3624
	Filed: February 18, 2000	Docket No.: 47004.000059
	Title: System and Method for Electronic Deposit of Third Party Checks by Non-Commercial Banking Customers From Remote Locations	

In accordance with 37 CFR 1.8, I hereby certify that the attached correspondence entitled:

1. Response to Restriction Requirement

is being facsimile transmitted to the United States Patent and Trademark Office on July 28, 2005.

Signature: Nancy J. Flint

Typed or Printed Name of Person Signing Certificate: Nancy J. Flint
Registration No., if applicable: 46,704

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OPERATOR

DATE:	July 28, 2005
CLIENT/MATTER NAME/NO.:	47004/000059

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application Number : 09/506,434 Confirmation No.: 8248
Applicant : Ravi Acharya et. al.
Filed : February 18, 2000
Title : System and Method for Electronic Deposit of Third Party Checks By Non-Commercial Banking Customers From Remote Locations
TC/Art Unit : 3624
Examiner: : Ella Colbert

Docket No. : 47004.000059
Customer No. : 21967

MAIL STOP AMENDMENT
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

RESPONSE TO RESTRICTION REQUIREMENT PURSUANT TO 37 C.F.R. § 1.142(a)

Sir:

Applicants hereby submit this Response to the Restriction Requirement and rejection under 35 U.S.C. § 112, first paragraph mailed on June 28, 2005 ("Restriction Requirement") and request that the application be reconsidered in light of the amendments and remarks made herein.

Amendments to the claims begin on page 2 of this Response.

Remarks begin on page 12 of this Response.